

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: NICOLE D HOWELL-RANDLE § Case No.: 09-24994
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2009.
- 2) This case was confirmed on 08/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/22/2010.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,710.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,088.10
Less amount refunded to debtor	\$ 10.73
NET RECEIPTS	\$ 5,077.37

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,530.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 335.75
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 2,865.75

Attorney fees paid and disclosed by debtor	\$ 970.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARON SALSES & LEASE	UNSECURED	.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	99.00	NA	NA	.00	.00
PREMIER BANKCARD	UNSECURED	490.00	NA	NA	.00	.00
WELLGROUP HEALTH PAR	UNSECURED	103.00	103.26	103.26	.00	.00
CONSUMER PORTFOLIO S	UNSECURED	6,000.00	6,905.59	6,905.59	.00	.00
AT&T	UNSECURED	437.00	NA	NA	.00	.00
SBC AMERITECH	UNSECURED	.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	290.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	198.00	NA	NA	.00	.00
FIRST CASH FINANCIAL	UNSECURED	445.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	1,321.00	1,315.01	1,315.01	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	13,171.00	20,579.10	.00	.00	.00
SALLIE MAE	UNSECURED	8,635.00	.00	.00	.00	.00
SALLIE MAE	UNSECURED	8,635.00	.00	.00	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	2,159.00	2,945.38	.00	.00	.00
SALLIE MAE	UNSECURED	736.00	.00	.00	.00	.00
ISAC	UNSECURED	87,548.00	89,465.11	.00	.00	.00
MARIX SERVICING LLC	SECURED	150,000.00	144,008.81	.00	.00	.00
ARCH BAY HOLDINGS LL	UNSECURED	18,471.59	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	4,800.00	.00	.00	.00	.00
COOK COUNTY TREASURE	UNSECURED	4,800.00	NA	NA	.00	.00
UNITED AUTO CREDIT	SECURED	8,775.00	14,275.41	14,275.41	1,858.32	353.30
UNITED AUTO CREDIT	UNSECURED	5,104.00	NA	NA	.00	.00

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Scheduled Creditors:

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VILLAGE OF HAZEL CRE	UNSECURED	250.00	NA	NA	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	11,588.00	22,185.39	.00	.00	.00
MATRIX SERVICING LLC	SECURED	.00	35,363.80	.00	.00	.00
MCSI/RMI	UNSECURED	NA	250.00	250.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	2,896.82	NA	NA	.00	.00
MATRIX SERVICING LLC	OTHER	NA	NA	NA	.00	.00
ISAC	UNSECURED	.00	89,465.11	89,465.11	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	14,275.41	1,858.32	353.30
All Other Secured	.00	.00	.00
TOTAL SECURED:	14,275.41	1,858.32	353.30
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	98,038.97	.00	.00

Disbursements:

Expenses of Administration	\$ 2,865.75
Disbursements to Creditors	\$ 2,211.62

TOTAL DISBURSEMENTS: \$ 5,077.37

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/15/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.